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# **NAVIGATOR**

Except for disease and climatic disasters, I believe that over 90 percent of the world's problems result from people not keeping their agreements.

Think about it. From countries to corporations to families and friends, most every upset—little or large—can be traced back to someone not keeping up their end of the bargain.

Wars break out, companies fail, marriages end, friendships fracture, and deals fall through simply because of broken agreements.

We all make agreements every day. Some seem small and insignificant: an agreed-upon time to meet, a promise to run an errand. Others are seen as bigger and more important: a formal contract, signing a loan agreement.

But all of them are important. Because this is the way trust is earned. A person's reputation is built upon their ability to make and keep agreements.

Your life—and the lives of those around you—will work better when agreements are carefully made and diligently kept. The quality of your life is in direct relation to the quality of your agreements.

Here are seven tips to help you become and remain a person who can be counted upon:

#### 1. Take All Agreements Seriously

When you agree to do something—do it. And do it when you said you would in the way you agreed to do it. When you agree to meet someone, be sure to be there and be on time. Agreements with yourself matter, too. If you promise yourself that you'll exercise today, keep your promise. Develop the HABIT of keeping your agreements.

#### 2. Be Careful What You Agree To

Don't give your word lightly. Many people find it easier to say yes instead of no. But it's far better to be a bit guarded with what we agree to do because we can find ourselves getting overcommitted and then unable to complete what we said we would.

#### 3. Keep Track of Your Agreements

In the course of a week, we might enter into dozens of agreements. We must have some way to track these promises—a follow-up system to keep yourself—and those you deal with—on top of what was promised. Write them down. You may have great intentions, but if you forget to do what you agreed to do, the result is the same as your CHOOSING not to keep your agreement.

# 4. Make Sure Your Agreements Are Clear

With a written agreement, you have a prayer. With a verbal agreement, you've got nothing but air. It's always best to have a written agreement—even if it's just a letter or note of understanding. It's much easier to iron out any confusion later if it was written down and no one has to rely on the memory of a conversation.

# 5. Be Careful with Whom You Make Agreements

There's an old adage, "Cheat me once, shame on you; cheat me twice, shame on me." If you make agreements with people who have a history of not keeping them, you're leaving yourself wide open for disappointment.

# 6. Renegotiate When You're Unable To Keep Your Agreement

When you find yourself unable or unwilling to complete an agreement, always go to the other party or parties and renegotiate. It may be uncomfortable, but it will keep you in integrity and has far more class than simply not addressing the issue.

#### 7. Manage by Agreement

Instead of just telling someone to do something, ask them if they would agree to doing thus-and-so by such-and-such time. If I tell someone to do something, they might do it because they were told to do so, but if I ask them and gain their agreement, I've got a lot better chance that it'll get done. In using this method, you also find out if your request was clearly understood.

By paying careful attention to the agreements we make, tracking them, and developing the habit of keeping all our agreements, we become and remain a person of integrity.

Our lives and the world around us work in direct proportion to the quality of our agreements.

(Source: Copyright 2002 Michael Angier & Success Networks)

# **WEB SITE PICKS**

# http://www.emergencyemail.org

Be in the know with this great site. Sign in and get up-to-the-minute weather reports for severe weather. You can also check out that big storm that the forecasters say is coming soon. Want to check the weather before heading to the airport? Need to make sure your parents are clear of that tornado? This is the place.

And they recently added Homeland Security alerts to the site. You can get information sent to your e-mail account, cell phone, or PDA automatically, just by signing up.

"Success is nothing more than a few simple disciplines, practiced every day; while failure is simply a few errors in judgment, repeated every day. It is the accumulative weight of our disciplines and our judgments that leads us to either fortune or failure."—Jim Rohn

# AMAZING FACTOIDS

#### Did you know that:

More than 50 percent of the people in the world have never made or received a telephone call.

The sentence "The quick brown fox jumps over the lazy dog" uses every letter of the alphabet.

The "sixth sick sheik's sixth sheep's sick" is said to be the toughest tongue twister in the English language . . . try it!

No word in the English language rhymes with month.

Shakespeare invented the words "assassination" and "bump".

"Stewardesses" is the longest word typed with only the left hand, "lollipop" with the right.

All one-word continent names end with the same letter that they start with.

The words "racecar" and "kayak" are the same whether they are read left-to-right or right-to-left.

"Typewriter" is the longest word that can be made using the letters from only one row of the keyboard.

There are two words in the English language that have all five vowels in order: "abstemious" and "facetious."

In the word "indivisibility," the same vowel occurs six times.

The only 15-letter word that can be spelled without repeating a letter is "uncopyrightable".

A "jiffy" is an actual unit of time for 1/100 of a second.

# **COMMENT ON LIFE**

#### God's Diet Plan

And God populated Earth with broccoli and cauliflower and spinach and green and yellow vegetables of all kinds, so Man and Woman would live long and healthy lives.

And Satan created McDonald's. And McDonald's brought forth the 99-cent double-cheeseburger. And Satan said to Man, "You want fries with that?"

And Man said, "Super-size them." And Man gained pounds.

And God created the healthful yogurt, that Woman might keep her figure that Man found so fair.

And Satan froze the yogurt, and he brought forth chocolate, nuts, and brightly colored sprinkle candy to put on the yogurt. And Woman gained pounds.

And God said, "Try my crispy fresh salad."

And Satan brought forth creamy dressings, bacon bits, and shredded cheese.

And there was ice cream for dessert. And Woman gained pounds.

And God said, "I have sent your heart healthy vegetables and olive oil with which to cook them."

And Satan brought forth chicken-fried steak from Cracker Barrel so big it needed its own platter. And Man gained pounds, and his bad cholesterol went through the roof.

And God brought forth running shoes, and Man resolved to lose those extra pounds.

And Satan brought forth cable TV with remote control so Man would not have to toil to change channels between ESPN and ESPN2. And Man gained pounds.

And God said, "You're running up the score, Devil." And God brought forth the potato, a vegetable naturally low in fat and brimming with nutrition.

And Satan peeled off the healthful skin and sliced the starchy center into chips and deepfried them. And he created sour cream dip also. And Man clutched his remote control and ate the potato chips swaddled in cholesterol. And Satan saw and said, "It is good."

And Man went into cardiac arrest.

And God sighed, and created quadruple bypass surgery, angioplasties, stints, and drugs . . . .

And Satan created HMOs.

"And in the end, it's not the years in your life that count. It's the life in your years." —Abraham Lincoln

# **HUMOR**

# **Deep Thoughts**

From an actual newspaper contest where entrants aged 4 to 15 were asked to imitate "Deep Thoughts":

I believe you should live each day as if it is your last, which is why I don't have any clean laundry because, come on, who wants to wash clothes on the last day of their life?

—Age 15

Give me the strength to change the things I can, the grace to accept the things I cannot, and a great big bag of money. —Age 13

Democracy is a beautiful thing, except for that part about letting just any old yokel vote.

—Age 10

For centuries, people thought the Moon was made of green cheese. Then the astronauts found that the Moon is really a big hard rock. That's what happens to cheese when you leave it out. —Age 6

As you make your way through this hectic world of ours, set aside a few minutes each day. At the end of the year, you'll have a couple of days saved up. —Age 7

Often, when I am reading a good book, I stop and thank my teacher. That is, I used to, until she got an unlisted number. —Age 15

It would be terrible if the Red Cross Bloodmobile got into an accident. No, wait. That would be good because if anyone needed it, the blood would be right there. —Age 5

If we could just get everyone to close their eyes and visualize world peace for an hour, imagine how serene and quiet it would be until the looting started. —Age 15

# WORDS OF WISDOM

#### Listen With Your Heart

Erma Bombeck once said, "It seems rather incongruous that in a society of super sophisticated communication, we often suffer from a shortage of listeners." Perhaps that is because many of us

suffer from what communicator Nido Qubein terms "agenda anxiety"—the feeling that what we want to say to others is more important than what they might want to say to us. Sometimes we try to impress rather than express, not realizing that two monologues do not make a dialogue.

Relationships work when communication works. And communication works when we listen as well as speak; when we relate from the heart as well as the head.

# Here are five principles of "heart" communication:

Hear and understand me.

Even if you disagree, please don't make me wrong.

Acknowledge the greatness within me.

Remember to look for my loving intentions.

Tell me the truth with compassion.

The quality of your life will be largely determined by the quality of your relationships. And it is only with your heart that you will communicate in ways that matter.

(Source: 2001 Steve Goodier)

# **ORGANIZE YOUR LIFE**

# Lightening the Load: Time to Stop Living With the Past

Someone recently wrote to share how her husband and his siblings banded together to "clean out" her father-in-law's home, which she likened to an indoor junkyard. After they had filled the dumpster, her sister-in-law pointed at the contents and said to her father, "This is what you were loving while we were growing up. These were the children you were spending time with and we grew up with them and hated them and were jealous of them."

He never knew they felt this way. And he certainly wouldn't have chosen to lighten his load this way. Yet it's sometimes a hard fact that the treasures and "stuff" we accumulate during our lifetime have a profound impact on our families, on ourselves and on our ability to have a prosperous life.

Luckily, there are a few simple steps you can take to free yourself from the clutter of the past and mend fences in your family. Start by asking yourself a few simple questions about the things you are hanging on to:

- Why are you afraid to get rid of these things?
- · What do they represent to you?
- How long are you going to carry this "stuff" around with you?
- How have your treasures and "stuff" affected your family?
- Are you hanging on to some stuff just in case?
- Who said you have to hang on to these things?

Take action now to lighten your load before someone else decides to lighten it for you. Here are seven tips to get you started.

- Invite your children and grandchildren over to come get the things that were theirs during their childhood. Donate, auction off or simply throw away anything that's left. Brenda, a client in her 60s, was holding on to her daughter's childhood dolls, thinking she would one day want them. When Brenda asked, she discovered her daughter didn't want them after all. She was free to sell them, which brought her some extra income and freed up valuable space.
- 2. Make a list of the treasures you're ready to part with now. Then write down the names of friends and family members who have admired these items. Write down or record a story for each item, then throw a dinner party for these friends and family members. Share the stories with them as you pass along the gifts. Or give them as holiday or birthday presents.
- 3. Tap into the flow of giving and receiving by passing along treasures you want people to inherit, so you can see the joy in giving and in receiving while you're still around. Be sure to write down and relate a story about the item.
- 4. Weigh an item's cost to you in terms of stress and upkeep. If you have a number of valuables—such as collectibles, antiques, linens or pictures—the expense of insurance, the worry of possible theft and the time spent on cleaning can be overwhelming. One 77-year old woman, Mary, has so much Depression-era glass on display in her house it takes her three days a week to dust them all. What's your joy-to-stuff ratio on these items in your home? Passing along or selling these items now will cut down on your stress level and save you money on insurance premiums.

- 5. Avoid fighting and bickering over who gets what items. Write a letter like the one Janet's mother-in-law wrote, which simply states: "I hope we raised you well enough not to argue over possessions. Your family and dedication are more important than things. So I'm sure you won't argue over who gets what." As you tell your tales, explain why you selected a certain person to receive a certain item. This will go a long way toward alleviating any ill feelings. Remind them that it's the memory that matters, not the item itself. Encourage anyone who isn't the keeper of the itembut cherishes the item as well—to get a copy of the story about the item. They can always read the story, and visit the item.
- 6. Eliminate items that truly don't have value any more. How many button boxes or jars of nails do you really need? Most of what you're saving isn't probably usable anymore anyway. Partially opened tubes of caulk, cans of paint or stain, tape, old twine, old spools of thread and elastic all go bad over the years. Throw out anything that is cluttering up your home and drawing your attention away from your family.
- 7. Unburden yourself from things that are tying you to the past. Is your basement or attic still packed with things from yester-year? One man's basement had a 6-foot mirror that had been shipped over from Europe and was still in its shipping crate—nearly 50 years later! Do you have a "shrine" to a late mate or beloved child? Keep one or two "memory items" and release the rest. Otherwise, you'll always be indebted to the past instead of free to face the future.

Above all else, don't make excuses, don't assess blame, and don't postpone the need to lighten your load. Too many people today are faced with a limited income and worries about how they will make ends meet. Your clutter is acting as a stopper to your prosperity. You can generate much-needed income and free up space for even more money to come to you simply by releasing some of your treasures. You'll spend less time cleaning and dusting and have more free time to do all the things you want to be doing.

Travel, take up a new hobby, volunteer, play with your children or grandchildren, create a playroom for yourself or your loved ones. After all, what do you want to be remembered for—your possessions or your joy for life?

(Source: Professional Organizer Janet L. Hall (http://www.OverHall.com) and Paula Langguth Ryan)

# FOOD FOR THOUGHT

# **HQ: What's Your Happiness Quotient?**

How are you doing? How do you feel? You probably hear those questions every day. Perhaps we pass them off as polite inquiries, without giving much thought to the underlying principle. How are we doing?

When I went through a divorce and unemployment at the same time, some friends commented that despite my circumstances I seemed to always be happy. It helped that I felt the assurance that things would eventually work out. Was I putting on an act? Or was there something I could truly be happy about?

Not long after this, I started the job I'm in now, which turned out to be great for me. A friend pointed that we actually have much to be thankful for.

I returned often to that idea of gratitude. So what if I'm not having the time of my life! There's always a reason to be grateful, even if it's just to see another day, or to hope for a brighter one.

A lot of people think, "I'll be happy when . . . ."
Perhaps it will be after graduating from college, getting a job or a better one, getting married, getting divorced, or getting the kids off to college—whatever. The problem with this kind of thinking is that none of these events, or any other external factor, will guarantee happiness. Joy isn't contingent on anything that happens to us. It's an internal attitude that we bring to life.

Happiness doesn't just come—it's something we've got to go out and get for ourselves. It isn't a quantity of anything. Rather, it's a

quality of acceptance and wellbeing that transcends circumstances. Although we can love and be happy at the same time, our joy isn't dependent on being loved. In fact, we might feel fortunate when we have joy, but true happiness is independent of the whims of fortune. Well-being is a state of wholeness

that lets us experience cheer through positive self-image. It gives us resourcefulness to deal with life's challenges as they come.

# What's Your Happiness Quotient?

Our well-being is an intangible part of our makeup that can be exercised and developed like a muscle. Just a few basic principles make it easy to do.

#### 1. Be open to experience.

The most certain determiner in the ability to have joy is our ability to receive it. It might seem daunting to take on life with all its twists and slips. But like the matador, our courage and skills grow through courageous confrontation. Show a little attitude toward those major and minor challenges that get in your way. Bring it on.

# 2. We get what we give.

It really is true that we get out of life what we put into it. If we feed positive into the lives of those around us, life has a way of rewarding in a like manner. Plus or minus, there is a direct correlation between our attitude and the color of our world. Go for the gusto.

# 3. Look for positives.

A child banks time and concludes he hasn't played enough, always feeling cheated of enjoyment, when in fact he has played several hours each day. Adults come to realize that every day can have its ups and downs. We choose whether to suffer and sulk, or to celebrate.

#### 4. Others

Service really helps us get out of patterns of self-absorption and pity. The immediate reward for helping someone out is the satisfaction of doing something worthwhile. The side benefits are the valuable contribution to your self-image, the positive energy that flows into your life and others', and an incremental improvement to your world and surroundings.

#### 5. Balance is important.

The person who finds joy from day to day is neither focused on the grim aspects of life nor oblivious to them. Rather, he finds the parts that are enjoyable, while keeping the unpleasant challenges in proper perspective.

You can have all the joy you can stand. Smile and enjoy a moment of happiness (even if that moment lasts the rest of your life). It's free for the taking, and you deserve it.

(Source: Benjamin Devey, who writes the informative newsletter *Learning Love and Life*, with practical tips on maintaining lasting love relationships. *http://LearningLove.com*)

"The best memory is that which forgets nothing but injuries. Write kindness in marble and write injuries in the dust." —Persian proverb

#### **HEALTH**

# Massage and Tension Headache

Massage therapy directed to the neck and shoulder muscles can reduce the frequency and duration of tension headaches, with beneficial results seen after only 4 total hours of treatment over a 1-month period.

Manual intervention can decrease the symptoms associated with these nonmigraine headaches. Thirty minutes of massage therapy twice a week reduces the frequency of headaches significantly. The duration of headaches also tends to decrease.

There may also be improvements in psychological parameters associated with chronic pain—specifically, depression and anxiety.

(Source: American Journal of Public Health 2002; 92: 1657–1661. Excerpted by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D. http://www.bettykamen.com)

# **FINANCES**

#### Kid Stuff

If your child is going to take a trip, consider buying extra insurance.

One parent, for example, neglected to do so when her teenager went hiking in Europe.

Her daughter injured her leg and had to fly home early; the parent received no refund for the unused portion of trip (about \$2,000) and had to pay for the emergency flight home for treatment.

Trip insurance may help cover such situations. Several companies offer such coverage, including Access America, CSA, and Travel Guard International. A teenager on a \$3,500 backpacking trip can get top-of-the-line trip coverage for less than \$200, while basic coverage would cost even less.

However, such policies typically contain lots of exclusions, such as costs resulting from injuries from extreme sports. Therefore, you should read the policy carefully to make sure you are getting coverage you expect.

(Source: Retirement & Financial Planning Report, published by FEDweek)

# **Questions/Comments to:**

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An online version of this newsletter may be found at http://www.hq.nasa.gov/office/codec/cc/navig-3.pdf